

1 **NEXUS BANKRUPTCY**  
2 BENJAMIN HESTON (297798)  
3 3090 Bristol Street #400  
Costa Mesa, CA 92626  
Tel: 949.312.1377  
Fax: 949.288.2054  
ben@nexusbk.com

4 Attorney for Debtor

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6 **UNITED STATES BANKRUPTCY COURT**  
7  
8 **CENTRAL DISTRICT OF CALIFORNIA – RIVERSIDE DIVISION**

9  
10 **In re:**  
11  
12 **PATRICIA ANN DOUBLET,**  
13  
14 **Debtor.**

15  
16 **Case No: 6:23-bk-14082-WJ**  
17  
18 **Chapter 13**  
19  
20 **DECLARATION OF PATRICIA ANN**  
21 **DOUBLET IN SUPPORT OF**  
22 **CONFIRMATION OF CHAPTER 13**  
23 **PLAN**  
24  
**Confirmation Hearing:**  
**Date: June 10, 2024**  
**Time: 11:00 AM**  
**Location: 3420 Twelfth Street**  
**Riverside, CA 92501**

16 I, Patricia Doublet, declare as follows:

17 1. I have personal knowledge of all matters stated herein. On all matters stated on  
18 information and belief, I believe those allegations to be true. I could competently  
19 testify to the allegations contained herein.

20 2. Over the past few years, I have filed several bankruptcy cases. Two of these cases  
21 were dismissed involuntarily, one was dismissed voluntarily, and one successfully  
22 ended with a Chapter 7 discharge. As detailed below, I believe that the current  
23 Chapter 13 case will result in a successfully completed plan that will enable me to  
24 save my home from foreclosure.

- 1       3. In 2020, I filed bankruptcy for the first time ever. At the 341(a) hearing, the
- 2           Chapter 13 Trustee cited clerical errors and an inadvertent omission of a creditor
- 3           from the schedules. Unfortunately, these issues could not be corrected before the
- 4           Confirmation Hearing held a few hours after the Section 341(a) Hearing.
- 5       4. After this first case was dismissed, I wanted to continue my education so that I
- 6           would be eligible for a pay raise. I went back to school and obtained my
- 7           certification a few months later and received a raise because of this.
- 8       5. In my second bankruptcy filing in 2021, the payment proposed by the Chapter 13
- 9           Trustee was higher than what I believed I could comfortably afford. Rather than
- 10           setting myself up for failure, I opted to convert my case to Chapter 7. Following
- 11           the conversion, I successfully avoided the lien encumbering my home and
- 12           received a Chapter 7 discharge.
- 13       6. In my third bankruptcy case, filed in 2022, I diligently made timely payments
- 14           until November of 2022. However, due to an issue with my payroll department,
- 15           my paycheck was issued significantly later than I had planned for, which caused
- 16           me to fall behind on one payment. This prompted the Chapter 13 Trustee to file a
- 17           Motion to Dismiss. I remedied the delinquency and, through my attorney,
- 18           informed the Chapter 13 Trustee who had previously indicated that they would
- 19           withdraw the Motion to Dismiss once the payment posted to their accounting.
- 20           Unfortunately, the Court granted the Trustee's motion before they had an
- 21           opportunity to withdraw it.
- 22       7. My fourth bankruptcy case is most representative of my current financial
- 23           situation. I was diligently adhering to the payment schedule and the Trustee
- 24           advised my attorney that they would be recommending that my plan be

1 confirmed. After the 341(a) hearing but prior to the confirmation hearing, I was  
2 in an auto accident caused by a distracted driver on his cell phone which resulted  
3 in the total loss of my vehicle. Despite the hardship, I remained current on my  
4 Chapter 13 payments. Since I urgently needed to finance a new vehicle to get to  
5 work and medical treatments, I sought approval from the Court to incur this  
6 debt. In response to that motion, the Court ruled that the loan term must be  
7 shorter than the remaining duration of my Chapter 13 plan. My attorney advised  
8 me that at the hearing on the Motion to Incur Debt, the Court indicated that I  
9 could obtain financing longer than 5 years if I just voluntarily dismissed my case,  
10 purchased the car, and then refiled. My attorney further advised that this seemed  
11 to be the best option given the Court's comments.

12 8. Despite my efforts to secure a shorter-term loan, my poor credit profile posed a  
13 significant challenge. In addition to my low credit score, I was told that no one  
14 would lend to me prior to confirmation. As such, I took the course of action that  
15 the Court had indicated would be a simple solution, and I sought a voluntary  
16 dismissal of my bankruptcy case. By the grace of God, I was able to obtain a new  
17 vehicle a few days after my case was dismissed.

18 9. My financial situation has remained nearly unchanged since this prior case, with  
19 the exception of the new car which has significantly decreased my transportation  
20 expense, which leaves me more disposable income from which to make my  
21 Chapter 13 payments.

22 10. During this same period, my health has also presented significant challenges. In  
23 February of 2022, I noticed concerning changes with my health and was  
24 subsequently diagnosed with endometrial cancer. In April of the same year, I

1 underwent a hysterectomy to remove the cancer. This procedure necessitated a  
2 two-month absence from work. Although further treatment was initially deemed  
3 unnecessary, by February of 2023, I received a diagnosis of a cancerous tumor  
4 that required chemotherapy and radiation therapy. My oncologist assembled a  
5 treatment team, and I commenced chemotherapy in March of 2023, which  
6 continued through May. Subsequently, I underwent five weeks of daily radiation  
7 treatment (Monday to Friday) followed by two weeks of Brachytherapy, a  
8 specialized radiation treatment for vaginal tumors, concluding in September.  
9 Despite the physical and emotional toll of these treatments, I continued to  
10 prioritize and meet my Chapter 13 payment obligations.

11. Throughout my cancer treatment and recovery, and despite the added expenses  
12 associated with medical treatments - including travel costs to and from treatment  
13 centers, take out and prepared foods due to my inability to cook - my Chapter 13  
14 payment obligations remained my top priority.

15. As shown in the table below, I have consistently been able to meet my payment  
16 obligations. I should note that the Trustee's payment system takes several days  
17 for payments to "post", so the actual dates that I made these payments is earlier  
18 than reflected below.

<b>Due Date</b>	<b>Date Posted</b>	<b>Amount Due</b>	<b>Amount Paid</b>
<b>6:21-bk-10094-WJ</b>			
2/10/2021	2/18/2021	\$1,600	\$1,600
3/10/2021	3/11/2021	\$1,600	\$3,915
4/10/2021	4/12/2021	\$1,600	\$3,915
5/10/2021	5/11/2021	\$1,600	\$3,415

**6:22-bk-11243-WJ**

5/2/2022	5/19/2022	\$1,655	\$1,655
6/2/2022	6/6/2022	\$1,704	\$1,704
7/2/2022	7/6/2022	\$3,674	\$3,674
8/2/2022	9/1/2022	\$3,674	\$3,674
9/2/2022	9/7/2022	\$3,674	\$3,674
10/2/2022	10/6/2022	\$4,805	\$4,000
11/2/2022	11/3/2022	\$4,805	\$805
12/2/2022	12/5/2022	\$4,805	\$4,805
1/2/2023	1/4/2023	\$4,541	\$4,805
2/2/2023	2/3/2023	\$4,541	\$4,541
Catch up payment	2/21/2023	n/a	\$4,541

**6:23-bk-10896-WJ**

4/8/2023	4/12/2023	\$1,875	\$1,875
5/8/2023	5/9/2023	\$3,814	\$3,814
6/8/2023	6/7/2023	\$3,814	\$3,814
7/8/2023	7/7/2023	\$3,814	\$4,114

**6:23-bk-14082-WJ**

**PRESENT CASE**

10/7/2023	10/5/2023	\$2,060	\$2,060
11/7/2023	11/8/2023	\$3,955	\$3,955
12/7/2023	12/1/2023	\$3,955	\$3,955
1/7/2024	1/3/2024	\$3,955	\$3,955
2/7/2024	2/1/2024	\$4,524	\$4,524
3/7/2024	3/1/2024	\$4,524	\$4,524
4/7/2024	4/1/2024	\$4,524	\$4,524
5/7/2024	5/1/2024	\$4,524	\$4,524

1 13. I want to emphasize that despite these challenges, there has only been one  
2 instance in which I was late with a payment. It has been very frustrating that  
3 unforeseen circumstances have derailed my bankruptcy cases, but these setbacks  
4 do not speak to my ability or motivation to successfully complete my current  
5 Chapter 13 plan. I am diligently focused on successfully completing my Chapter  
6 13 plan. I have made all of my payments timely, and I will continue to do so  
7 without question. Attached hereto as Exhibit A are true and correct copies of the  
8 proofs of payment for my current case.

9 14. I am completely dedicated to ensuring that I remain in a position where I can  
10 weather any future uncertainties and make all of my Chapter 13 payments.

11 15. I declare under penalty of perjury under the laws of the United States that the  
12 foregoing is true and correct.

13 Date: May 15, 2024

  
Patricia Doublet

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13 **EXHIBIT A**  
14  
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THIS PAPER CONTAINS VISIBLE & INVISIBLE FIBERS WHICH FLUORESCES UNDER U.V. LIGHT. A TRUE CHAINLINK WATERMARK PATTERN CAN BE SEEN WHEN HELD TO LIGHT.

**SCHOOLS FIRST**  
FEDERAL CREDIT UNION

P.O. Box 11547  
Santa Ana, CA 92711  
[www.SchoolsFirstfcu.org](http://www.SchoolsFirstfcu.org)



VOID AFTER SIX MONTHS  
90-8200  
3222

05 0002834834

10/02/23

## Cashier's Check

PAY \*\* ONE THOUSAND SEVEN HUNDRED FIVE DOLLARS AND 06 CENTS \*\*

\$1,705.06

TO THE SHELLPOINT MORTGAGE SERVICING  
ORDER OF

  
President/CEO

RE: [REDACTED] 3197

Two signatures required over \$5000

[REDACTED]

**CUSTOMER COPY/COPIA DEL CLIENTE**

**WAL\*MART 1922  
12549 FOOTHILL BLVD.  
RANCHO CUCAMONGA, CA 91739**

**MoneyGram Payment Systems, Inc.  
1550 Utica Ave S  
Minneapolis, MN 55416  
1-800-926-9400  
www.moneygram.com  
NMLS#898432**

**SEND/ENVIO**

**Date/Fecha: 10-02-2023  
Time/Hora: 09:52:20**

**Sender Information /Información  
de la persona envía  
PATRICIA DOUBLET  
4890 HUNTSMAN PLACE  
FONTANA, CA 92336  
Phone/Teléfono: 9098414490**

**Receiver Information  
/Información de la persona que  
recibe  
TFS BILL PAY  
Account/Cuenta: \*\*\*\*\*2961**

**Reference/Referencia#**

**80580511**

**Amount Transferred/Cantidad del  
Envío: 2060.00 USD  
Fee/Cargos: 8.99 USD  
Discount/Descuento: -0.00 USD**

**Taxes: 0.00 USD  
Total: 2068.99 USD  
Collect/Cobrado: 2068.99 USD**

**Depending on the biller, payments  
generally post within 4 to 6  
hour(s). / Dependiendo del acreedor  
los pagos generalmente se acreditan  
dentro de 4 a 6 hora(s).**

0000098716, AC, AND UP  
legal resident of the 50 US, DC, or PR to enter. To enter  
without purchase and for official rules, visit  
[www.entry.survey.walmart.com](http://www.entry.survey.walmart.com).

MoneyGram Payment Systems, Inc.  
1550 Utica Ave S  
Minneapolis, MN 55416  
1-800-926-9400  
[www.moneygram.com](http://www.moneygram.com)  
NMLS#898432

SEND/ENVIAR

Date/Fecha: 11-28-2023  
Time/Hora: 14:37:46

Sender Information / Información  
de la persona envía  
**PATRICIA DOUBLET**  
**4890 HUNTSMAN PLACE**  
**FONTANA, CA 92336**  
Phone/Teléfono: **9098414490**

Receiver Information  
/Información de la persona que  
recibe  
TFS BILL PAY  
Account/Cuenta: \*\*\*\*\*296

Reference/Referencia# **19555691**

Amount Transferred/Cantidad del Envío: 3955.00 USD  
Fee/Cargos: 8.99 USD  
Discount/Descuento: -0.00 USD

Taxes: 0.00 USD  
Total: 3963.99 USD  
Collect/Cobrado: 3963.99 USD

Depending on the biller, payments generally post within 4 to 6 hour(s). / Dependiendo del acreedor los pagos generalmente se acreditan dentro de 4 a 6 hora(s).

**CUSTOMER COPY/COPIA DEL CLIENTE**

**WAL\*MART 5691  
1445 EAST FOOTHILL B  
UPLAND, CA 9178600000**

**MoneyGram Payment Systems, Inc.  
1550 Utica Ave S  
Minneapolis, MN 55416  
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www.moneygram.com  
NMLS#898432**

**SEND/ENVIO**

**Date/Fecha: 12-27-2023**

**Time/Hora: 16:52:44**

**Sender Information /Información  
de la persona envía  
PATRICIA DOUBLET  
4890 HUNTSMAN PLACE  
FONTANA, CA 92336  
Phone/Teléfono: 9098414490**

**Receiver Information  
/Información de la persona que  
recibe  
TFS BILL PAY  
Account/Cuenta: \*\*\*\*\*2961**

**Reference/Referencia#**

**64366319**

**Amount Transferred/Cantidad del  
Envío: 3955.00 USD  
Fee/Cargos: 8.99 USD  
Discount/Descuento: -0.00 USD**

**Taxes: 0.00 USD  
Total: 3963.99 USD  
Collect/Cobrado: 3963.99 USD**

**Depending on the biller, payments  
generally post within 4 to 6  
hour(s). / Dependiendo del acreedor  
los pagos generalmente se acreditan  
dentro de 4 a 6 hora(s).**

COPIA DE CORREO DE  
CUSTODIA DEL CLIENTE

WAL\*MART 5691  
1445 EAST FOOTHILL B  
UPLAND, CA 9178600000

MoneyGram Payment Systems, Inc.  
1550 Utica Ave S  
Minneapolis, MN 55416  
1-800-926-9400  
www.moneygram.com  
NMLS#898432

SEND/ENVIO

Date/Fecha: 01-29-2024  
Time/Hora: 14:30:58

Sender Information /Información  
de la persona envía  
PATRICIA DOUBLET  
4890 HUNTSMAN PLACE  
FONTANA, CA 92336  
Phone/Teléfono: 9098414490

Receiver Information  
/Información de la persona que  
recibe  
TFS BILL PAY  
Account/Cuenta: \*\*\*\*\*2961

Reference/Referencia#

56400840

Amount Transferred/Cantidad del  
Envío: 4524.00 USD  
Fee/Cargos: 8.99 USD  
Discount/Descuento: -0.00 USD

Taxes: 0.00 USD  
Total: 4532.99 USD  
Collect/Cobrado: 4532.99 USD

Depending on the biller, payments  
generally post within 4 to 6  
hour(s). / Dependiendo del acreedor  
los pagos generalmente se acreditan  
dentro de 4 a 6 hora(s).

~~Order via where prohibited~~  
WAL\*MART 5691  
1445 EAST FOOTHILL B  
UPLAND, CA 9178600000

MoneyGram Payment Systems, Inc.  
1550 Utica Ave S  
Minneapolis, MN 55416  
1-800-926-9400  
www.moneygram.com  
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SEND/ENVIO

Date/Fecha: 02-27-2024

Time/Hora: 15:06:05

Sender Information /Información  
de la persona envía  
PATRICIA DOUBLET  
4890 HUNTSMAN PLACE  
FONTANA, CA 92336

Phone/Teléfono: 9098414490

Receiver Information  
/Información de la persona que  
recibe  
TFS BILL PAY  
Account/Cuenta: \*\*\*\*\*2961

Reference/Referencia#

83961720

Amount Transferred/Cantidad del  
Envío: 4524.00 USD  
Fee/Cargos: 8.99 USD  
Discount/Descuento: -0.00 USD

Taxes: 0.00 USD  
Total: 4532.99 USD  
Collect/Cobrado: 4532.99 USD

Depending on the biller, payments  
generally post within 4 to 6  
hour(s). / Dependiendo del acreedor  
los pagos generalmente se acreditan  
dentro de 4 a 6 hora(s).

**CUSTOMER COPY/COPIA DEL CLIENTE**

**WAL\*MART 5691  
1445 EAST FOOTHILL B  
UPLAND, CA 9178600000**

**MoneyGram Payment Systems, Inc.  
1550 Utica Ave S  
Minneapolis, MN 55416  
1-800-926-9400  
www.moneygram.com  
NNLS#898432**

**SEND/ENVIO**

**Date/Fecha: 03-27-2024  
Time/Hora: 11:07:00**

**Sender Information /Información  
de la persona envía  
PATRICIA DOUBLET  
4890 HUNTSMAN PLACE  
FONTANA, CA 92336  
Phone/Teléfono: 9098414490**

**Receiver Information  
/Información de la persona que  
recibe  
TFS BILL PAY  
Account/Cuenta: \*\*\*\*\*2961**

**Reference/Referencia#**

**89300112**

**Amount Transferred/Cantidad del  
Envío: 4524.00 USD  
Fee/Cargos: 8.99 USD  
Discount/Descuento: -0.00 USD**

**Taxes: 0.00 USD  
Total: 4532.99 USD  
Collect/Cobrado: 4532.99 USD**

**Depending on the biller, payments  
generally post within 4 to 6  
hour(s). / Dependiendo del acreedor  
los pagos generalmente se acreditan  
dentro de 4 a 6 hora(s).**

**RIGHT TO REFUND**

Non the customer --- labeled as ---

**CUSTOMER COPY/COPIA DEL CLIENTE**

**WAL\*MART 5691  
1445 EAST FOOTHILL B  
UPLAND, CA 9178600000**

**MoneyGram Payment Systems, Inc.  
1550 Utica Ave S  
Minneapolis, MN 55416  
1-800-926-9400  
www.moneygram.com  
NMLS#898432**

**SEND/ENVIO**

**Date/Fecha: 04-26-2024  
Time/Hora: 15:09:51**

**Sender Information /Información  
de la persona envía  
PATRICIA DOUBLET  
4890 HUNTSMAN PLACE  
FONTANA, CA 92336  
Phone/Teléfono: 9098414490**

**Receiver Information  
/Información de la persona que  
recibe  
TFS BILL PAY  
Account/Cuenta: \*\*\*\*\*2961**

**Reference/Referencia#**

**18489010**

**Amount Transferred/Cantidad del  
envío: 4524.00 USD  
Fee/Cargos: 0.99 USD  
Discount/Descuento: -0.00 USD**

**Taxes: 0.00 USD  
Total: 4532.99 USD  
Collect/Cobrado: 4532.99 USD**

**Depending on the biller, payments  
generally post within 4 to 6  
hour(s). / Dependiendo del acreedor  
los pagos generalmente se acreditan  
dentro de 4 a 6 hora(s).**

**RIGHT TO REFUND**

**You, the customer, are entitled to a  
refund of the money to be**

## PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:

**3090 Bristol Street #400  
Costa Mesa, CA 92626**

A true and correct copy of the foregoing document entitled (*specify*): **DECLARATION OF PATRICIA ANN DOUBLET IN SUPPORT OF CONFIRMATION OF CHAPTER 13 PLAN** will be served or was served (a) on the judge in chambers in the form and manner required by LBR 5005-2(d); and (b) in the manner stated below:

**1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF):**

Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On (*date*) 5/15/2024, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

Rod Danielson (TR) notice-efile@rodan13.com

Jason T Seals jason.seals@padgettlawgroup.com, bkecf@padgettlawgroup.com;jason.seals@ecf.courtdrive.com  
United States Trustee (RS) ustpregion16.rs.ecf@usdoj.gov

Service information continued on attached page

**2. SERVED BY UNITED STATES MAIL:**

On (*date*) 5/15/2024 I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

Judge Wayne E. Johnson  
3420 Twelfth Street  
Suite 384 / Courtroom 304  
Riverside, CA 92501-3819

Service information continued on attached page

**3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL**

Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on (*date*)                   , I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed (state method for each person or entity served):

Service information continued on attached page

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

5/15/2024

Date

Benjamin Heston

Printed Name

/s/Benjamin Heston

Signature

This form is mandatory. It has been approved for use by the United States Bankruptcy Court for the Central District of California.